

IN THE CLAIMS

1. (currently amended) A method for effecting a transaction between a person and a provider over a network, said method comprising:

establishing a communication link over said network between a communication device and said provider;

acquiring, at said communication device, ~~a credit card number associated with said~~ at least one selection provided by the person and personal information pertaining to said person, said credit card number being the sole account identification number acquired to complete said transaction and being acquired without reading out the credit card number from a storage area of a card associated with the credit card number;

transmitting, from said communication device to said provider, the at least one selection;

receiving, at said communication device from said provider, an order form for carrying out a transaction based on the at least one selection;

generating, using a biometric device ~~and in association with said acquiring of said credit card number and said personal information,~~ a unique identification trait associated with ~~said the person;~~

comparing, at said biometric device, ~~said the~~ generated unique identification trait to a ~~previously stored plurality of unique identification traits stored in a database~~ associated with said person; and

if the generated unique identification trait substantially matches one of the plurality of stored unique identification traits,

retrieving, from the database, a credit card number and personal information stored in association with the substantially matching one of the plurality

of stored unique identification traits, the credit card number and the personal information being associated with the person,

completing, at said communication device, the received order form using the retrieved credit card number and the retrieved personal information, and

transmitting, to the provider from said communication device, automatically in response to said biometric device determining that said generated unique identification trait substantially matches said stored unique identification trait, over said network to said provider, each of said credit card number, said personal information needed to complete said transaction, the completed form and a verification signal code indicating that said the generated unique identification trait and said the one of the plurality of stored unique identification traits substantially match to enable the provider to verify the credit card number and the personal information contained in the completed form, verify the verification code, and carry out the transaction if the verifications are successful.

2. (previously presented) A method as in claim 1, wherein

said communication device is selected from the group consisting of a wireless communication device and a wired communication device,

said wireless communication device being further selected from the group consisting of a PDA, a cell phone, a satellite broadcasting receiver terminal, and a portable computer, and

said wired communication device being further selected from the group consisting of a personal computer, a server

computer, a point-of-sale terminal, an automatic teller machine (ATM), a cable receiver terminal, and a landline telephone.

3. - 7. (cancelled)

8. (currently amended) A method for effecting a transaction between a person using a communication device and a provider over a network, said method comprising:

storing, in a database, at least one a plurality of files comprising respectively associated with a plurality of unique identification traits such that a given one of the plurality of files includes the unique identification trait associated with a particular one of a plurality of persons, a credit card number associated with said the particular one of the plurality of persons, and personal information pertaining to said the particular one of the plurality of persons, said credit card number being the sole account identification number stored to complete said transaction;

associating said file with a stored unique identification trait associated with said person;

establishing a communication link over said network between a said communication device and said provider;

acquiring, at said communication device, at least one selection provided by the person using said communication device;

transmitting, from said communication device to said provider, the at least one selection;

receiving, at said communication device from said provider, an order form for carrying out a transaction based on the at least one selection;

generating, using a biometric device, a further unique identification trait associated with said the person using said communication device;

comparing, at said biometric device, ~~said—the~~
generated unique identification trait to ~~said—stored—the~~
plurality of unique identification traits stored in the
database; and

if the generated unique identification trait
substantially matches one of the plurality of stored unique
identification traits,

retrieving, from the database, the credit card
number and the personal information stored in the file
associated with the substantially matching one of the
plurality of stored unique identification traits,

completing, at said communication device, the
received order form using the retrieved credit card
number and the retrieved personal information, and

transmitting, to the provider from said
communication device, automatically in response to
said biometric device determining that said generated
unique identification trait substantially matches said
stored unique identification trait, over said network
to said provider, each of said credit card number,
said other information needed to complete said
transaction, the completed form and a verification
signal code indicating that said—the generated unique
identification trait and said—the one of the plurality
of stored unique identification traits substantially
match to enable the provider to verify the credit card
number and the personal information contained in the
completed form, verify the verification code, and
carry out the transaction if the verifications are
successful.

9. (currently amended) A method as in claim 8, further
comprising further associating said—the file associated with the

substantially matching one of the plurality of stored unique identification traits with said provider.

10. (currently amended) A method as in claim 1, wherein said biometric device comprises a fingerprint analyzer, and said generated unique identification trait and said plurality of stored unique identification traits ~~each comprise~~ include data identifying a plurality of fingerprints.

11. (cancelled)

12. (currently amended) A method as in claim 1, wherein ~~said verification signal comprises a~~ the verification code is associated with ~~said~~ the person.

13. (cancelled)

14. (previously presented) A method as in claim 1, further comprising providing at least one of a visual indication and an audible indication that directs said person to cause said biometric device to perform said generating step.

15. - 108. (cancelled)

109. (currently amended) A method as in claim 1, wherein ~~said the verification signal code~~ authorizes said provider to complete said transaction.

110. (currently amended) A method as in claim 8, wherein said transmitting step transmits ~~said the file~~ associated with the substantially matching one of the plurality of stored unique identification traits from said database over said network to said provider.

111. (currently amended) A communication device, comprising:

means for establishing a communication link over a network with a provider;

~~means for acquiring a credit card number associated with at least one selection provided by a person without reading out the credit card number from a storage area of a card associated with the credit card number and for~~

~~acquiring personal information pertaining to said person, said credit card number being the sole account identification number acquired to complete a transaction between said person and said provider;~~

means for transmitting, to said provider, the at least one selection;

means for receiving, from said provider, an order form for carrying out a transaction based on the at least one selection;

a biometric device comprising:

~~means for generating, in association with said acquiring of said credit card number and said personal information, a unique identification trait associated with said the person, and~~

means for comparing said the generated unique identification trait to a previously stored plurality of unique identification traits stored in a database associated with said person; and

means for, if the generated unique identification trait substantially matches one of the plurality of stored unique identification traits, retrieving from the database a credit card number and personal information stored in association with the substantially matching one of the plurality of stored unique identification traits, the credit card number and the personal information being associated with the person, completing the received order form using the retrieved credit card number and the retrieved personal information, and transmitting automatically in response to said biometric device determining that said generated unique identification trait substantially matches said stored unique identification trait, over said network to said provider, each of said credit card number, said personal information needed to

~~complete said transaction,~~ to the provider the completed form and a verification signal code indicating that said the generated unique identification trait and said the one of the plurality of stored unique identification traits substantially match to enable the provider to verify the credit card number and the personal information contained in the completed form, verify the verification code, and carry out the transaction if the verifications are successful.

112. (previously presented) A communication device as in claim 111, wherein

said communication device is selected from the group consisting of a wireless communication device and a wired communication device,

said wireless communication device being further selected from the group consisting of a PDA, a cell phone, a satellite broadcasting receiver terminal, and a portable computer, and

said wired communication device being further selected from the group consisting of a personal computer, a server computer, a point-of-sale terminal, an automatic teller machine (ATM), a cable receiver terminal, and a landline telephone.

113. - 115. (cancelled)

116. (currently amended) A communication device, comprising:

means for storing, in a database, ~~at least one a plurality of files comprising~~ respectively associated with a plurality of unique identification traits such that a given one of the plurality of files includes the unique identification trait associated with a particular one of a plurality of persons, a credit card number associated with a the particular one of the plurality of persons, and

~~personal information pertaining to said the particular one of the plurality of persons, said credit card number being the sole account identification number stored to complete a transaction between said person and a provider;~~

~~means for associating said file with a stored unique identification trait associated with said person;~~

means for establishing a communication link over a network with said provider;

means for acquiring, at said communication device, at least one selection provided by a person using said communication device;

means for transmitting, to said provider, the at least one selection;

means for receiving, from said provider, an order form for carrying out a transaction based on the at least one selection;

a biometric device comprising:

means for generating a further unique identification trait associated with ~~said the~~ person using said communication device, and

means for comparing ~~said the~~ generated unique identification trait to ~~said stored the plurality of~~ unique identification traits stored in the database;
and

means for, if the generated unique identification trait substantially matches one of the plurality of stored unique identification traits, retrieving from the database the credit card number and the personal information stored in the file associated with the substantially matching one of the plurality of stored unique identification traits, completing the received order form using the retrieved credit card number and the retrieved personal information, and transmitting automatically in response to said

~~biometric device determining that said generated unique identification trait substantially matches said stored unique identification trait, over said network to said provider, each of said credit card number, said personal information, to said provider the completed form and a verification signal code indicating that said the generated unique identification trait and said the one of the plurality of stored unique identification traits substantially match to enable the provider to verify the credit card number and the personal information contained in the completed form, verify the verification code, and carry out the transaction if the verifications are successful.~~

117. (currently amended) A communication device as in claim 116, further comprising means for further associating said the file associated with the substantially matching one of the plurality of stored unique identification traits with said provider.

118. (currently amended) A communication device as in claim 111, wherein said biometric device comprises a fingerprint analyzer, and said generated unique identification trait and said plurality of stored unique identification traits ~~each comprise include~~ data identifying a ~~corresponding~~ plurality of fingerprints.

119. (currently amended) A communication device as in claim 111, wherein ~~said verification signal comprises a the~~ verification code is associated with ~~said the~~ person.

120. (previously presented) A communication device as in claim 111, further comprising means for providing one or both of a visual indication and an audible indication that directs said person to cause said generating means to perform said generating step.

121. (currently amended) A communication device as in claim 111, wherein ~~said the~~ verification signal code authorizes ~~said the~~ provider to complete said transaction.

122. (currently amended) A communication device as in claim 111, wherein said means for transmitting transmits ~~said file from said database the~~ substantially matching one of the plurality of stored unique identification traits over said network to said provider.

123. (currently amended) A communication device, comprising:

a network connection device operable to establish a communication link over a network with a provider;

an input device operable to acquire ~~a credit card number associated with~~ at least one selection provided by a person and personal information pertaining to said person, ~~said credit card number being the sole account identification number acquired to complete a transaction between said person and said provider;~~

said network connection device being further operable to transmit the at least one selection to said provider, and to receive from said provider an order form for carrying out a transaction based on the at least one selection;

a biometric device operable to generate, ~~in association with said acquiring of said credit card number and said personal information,~~ a unique identification trait associated with ~~said the~~ person and to compare ~~said the~~ generated unique identification trait to a previously stored plurality of unique identification traits stored in a database associated with said person; and

a processor operable to, if the generated unique identification trait substantially matches one of the plurality of stored unique identification traits, retrieve

from the database a credit card number and personal information stored in association with the substantially matching one of the plurality of stored unique identification traits, the credit card number and the personal information being associated with the person, complete the received order form using the retrieved credit card number and the retrieved personal information, and cause said network connection device to transmit automatically in response to said biometric device determining that said generated unique identification trait substantially matches said stored unique identification trait, , over said network to said provider, each of said credit card number, said personal information needed to complete said transaction, to the provider the completed form and a verification signal indicating that said the generated unique identification trait and said the one of the plurality of stored unique identification traits substantially match to enable the provider to verify the credit card number and the personal information contained in the completed form, verify the verification code, and carry out the transaction if the verifications are successful.